

# protecting

## financial services through identity, security and risk management

Atos Identity, Security and Risk Management (ISRM) enables today's financial services businesses to face new security pressures as their customers move beyond the digital realm, become more mobile and demand constant access, everywhere, through smart devices

**Our ISRM portfolio has been proven in the mission-critical security environment of the Olympic Games, where as Worldwide IT partner we manage more than 200 million security events in 17 days - while delivering live, instant results to 4bn people worldwide.**

**Atos' complete ISRM portfolio brings that same proven, on-time, mission-critical delivery to your financial services company. We deliver financial businesses security and response through traditional IT and the cloud, with tools and processes that safeguard information, fight off cyber-threats, help to assure identity and improve transaction integrity and customer response in today's 24/7, digital and 'smart' financial services world.**

The way we interact (and transact) with banks, insurers and financial services as a whole is changing radically. Internet banking is a given, phone banking is increasing, and many customers rarely if ever visit their bank in person. This is a radical transformation and requires radical security answers.

Yet security and identity management approaches have struggled to keep up with this radically changing customer behavior. Adhering to and demonstrating compliance with complex regulation is another challenge. This is made more complicated by the cyber-threats that target financial services and customers more than any other sector. Recent examples, such as the Zeus Trojan (used to directly target customers' accounts) and the Global Payments breach in which millions of credit card numbers were stolen, underline the potential threats financial services companies face.

The race is on to find new ways to protect the channels we use to do our financial business, control access and manage risks, while delivering enjoyable experiences that attract and retain customers and doing business through the cloud. Our ISRM services give you that new approach to security, identity and risk.

### **A new approach to security and risk for financial services**

In the world of digital transactions (whether wholesale or retail) cyber-threats, access and identity management, and regulatory compliance remain vital issues. Failures here can have grave consequences including loss of client trust, falls in stock price and even fines and penalties.

Our ISRM portfolio covers the entire spectrum of risk management, with a powerful portfolio developed out of our 30 years of experience working with financial service companies as well as worldwide experience of security and risk management. Our sector insight and command of the practices and tools necessary to combat risks in today's complex financial services environment makes Atos the natural partner for your business.

In our work with leading banks, insurance, financial institutions, exchanges and payment merchants Atos is a key partner in protecting the integrity of complex, high volume multi-channel transactions.

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# Delivering ISRM for financial services

Our core ISRM solutions are based on our leading business technology insight and expertise. They have been developed to address the key issues financial services companies face in their business and the technology that drives it.

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## ISRM solutions for the Business

**Transactional Fraud Management** is based on the leadership Atos has gained in the world of secure financial transactions through its specialist business: Hi-Tech Transactional Services (HTTS). We handle 470 million online payment transactions per year and 2.2 billion acquiring transactions. Our systems handle the security and critical data for 36 million credit cards and debit cards as well as 850,000 terminals. Atos Fraud Management services keep the world of online commerce, in particular, open for business and safe from security threats and manages security of information and access across all forms of payment methods and channels.

A key factor in this successful track record is the Access Control Server system (ACS), which requires positive identification from both parties to an online transaction and helps to prevent fraud from taking place. More than 60 million credit cards in Europe are now registered to this service and numbers continue to grow. Other Atos Fraud management services are targeted at PIN security, enabling new payment options, such as contactless cards, system security and detection. They make it possible to identify potentially suspicious activity in advance, safeguard systems against intrusion and manage risks more effectively.

**Atos Liquidity Risk Analyzer** service has been developed for the specific needs of asset management companies when it comes to the security of their processes to meet key financial regulations. It approximates the Net Outflows per asset on a daily basis using Extreme-Value-Theory (EVT). This solution enables asset management companies to fulfill the regulations set by the Committee of European Securities Regulators (CESR) to install processes, which are suitable for monitoring and calculation of the liquidity of all individual assets as well as the impact on the liquidity of investment funds.

## Atos ISRM solutions for technology

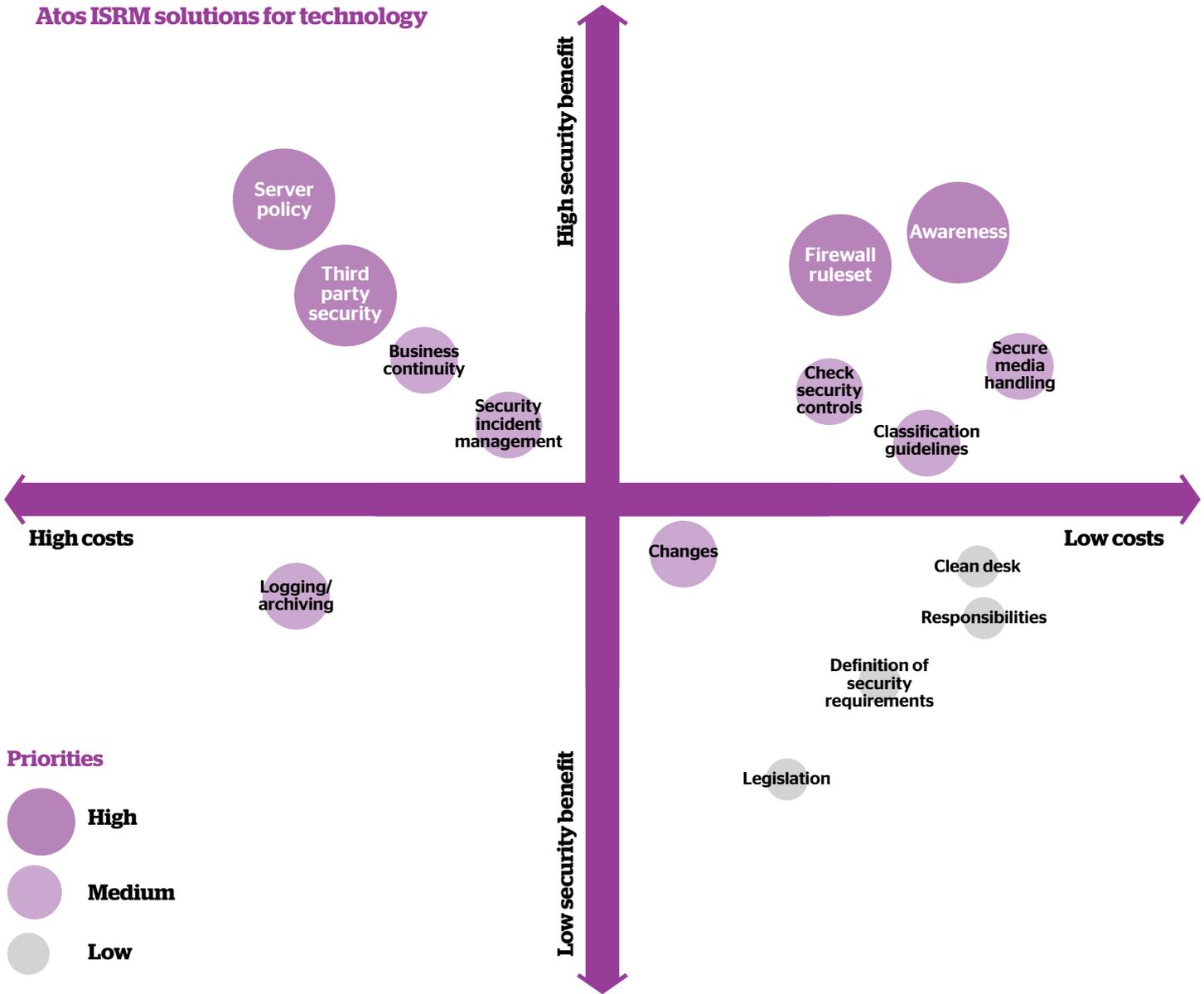
**Atos High Performance Security (AHPS)** is built on our 20 years of experience, since 1992, in working with the International Olympic Committee (IOC) - first as systems partner, and from 2002 as Worldwide IT Partner. The Olympic Games represent a concentrated period of security risk, in which many millions of transactions and online events take place, all of them under threat from malicious cyber-attacks and organized crime. Atos manages network and system security comprehensively, identifying potentially threatening events and moving instantly to address them effectively, before the wider system can be infiltrated or disrupted.

**Atos®DirX Suite of Identity and Access Management Solutions** brings together biometrics, smart cards and identity management software. Best practice and regulation mandate that financial services companies must document and prove who has accessed resources and information. Our®DirX product suite allows financial services clients to ensure that access to assets, applications and systems is carefully managed according to stringent, granular rules; it also ensures that a legally binding trail proving access to such systems exists. We use smart cards and biometrics to provide two and three-factor authentication, which provides a far superior level of defense and accountability than is provided by the typical password.

**Atos Cloud Security Services** comprises a range of solutions that addresses questions and natural concerns all financial businesses have about this exciting, but still developing, technology. Our Cloud Security Assessment investigates and discovers your digital security weaknesses, understands the regulatory requirements you're exposed to, and understands how cost and risks are balanced. Our Cloud Security Services secure your data within water-tight private cloud environments, safeguard it through assured identity and access management, and constantly track access to it.

The ISRM portfolio, in short, addresses all of the key concerns financial services companies have in today's more dynamic, customer and device-driven world.

**Atos ISRM solutions for technology**



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# Why Atos for risk management?

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Atos has been a pioneer in all aspects of security and access management, with a track record that goes back for more than 20 years. Backed by consistent, long-term research and development, Atos has created its own industry-leading IP across the identity, security and risk management area; this feeds into proprietary solutions for identity and access management, biometrics and smart cards.

With over 500 clients in markets around the world, Atos robust systems are used in the most demanding and sensitive environments. Our ISRM portfolio is trusted by banks, defense and national security agencies, emergency services and government bodies to keep their operations and transactions safe from fraud and fully compliant.

## Major Northern European bank

The bank wanted to replace an in-house directory system, which matched access requests to authorization levels, via point connections from each individual application to the authorization centre. Although this approach worked, it was labour-intensive and time-consuming, so Atos worked with the client to create a single directory for all access and authorization information, ensuring that access management is more effective and removing the need for specific interfaces for each application. Central data management has reduced admin costs; better, clearer data has enabled smoother and more responsive customer service; and secure, easy worldwide access has improved efficiency.

## Swiss Re

Swiss Re is one of the world's largest and most diversified reinsurers, and needed to upgrade its identity and access management systems for 40,000 users in order to improve consistency and reduce risk of errors and non-compliance. Atos delivered a comprehensive solution that enables a single entry point to 500 applications and processes across the business, via a self-service portal with connected approvals and workflow disciplines. This has led to reduced costs, improved data quality, better customer service and faster, more accurate reporting.

## Belgian banks

Processing more than 1 billion transactions per year, Belgian banks have confided their card fraud monitoring to Atos. We have deployed our complete fraud management approach, combining data storage, management and mining with powerful rules-based systems, all backed up by our own leading experts in fraud detection and avoidance. As a result, our solutions and expertise are playing a major part in helping Belgium's banks to maintain their extremely low rate of electronics payments fraud. We are ensuring they have complete control and visibility over their fraud protection systems, and are always in line with the latest security directives.

## Olympic Games

The Olympic Games enjoy the highest profile of any sporting event worldwide; the technology that powers them is an obvious target for anyone aiming to cause disruption. Issues include cyber-threats, complex personal data and access issues, and delivery of real-time results to viewers, online and mobile visitors around the world. It's an absolutely mission-critical environment, in which every microsecond is vital and nothing can ever miss.

As Worldwide IT Partner, Atos integrates security into all levels of the IT infrastructure & organization and, during The Games, implements real-time risk management with 24-hour operation. Over the 17 days of the Beijing 2008 Summer Olympic Games, we filtered over 200 million IT security events of which only 1,500 were identified as alarms and all were resolved without any impact on the Olympic Games itself.

With the increasing pressure to deliver instant, 24/7 response globally to millions of customers, online and through any device - and safeguard their critical data - financial services companies are increasingly facing the same pressures as the Olympic Games. And through our ISRM portfolio, Atos can now help you to face and solve those challenges.

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# Atos in financial services

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At Atos, we bring all our key differentiators to bear in our work to improve ISRM for financial businesses. We bring our global spread across 48 countries, and all the expertise of 74,000 business technology experts around the world. We bring our renowned expertise in the technology that ensures identity, protects security and controls your risk. To this all we add is our extraordinary sector knowledge; to us, ISRM is not just about making sure the IT and security boxes are ticked: it's about being certain that the change initiative is fit for your business context.

Our 15,000 Financial Services business technologists provide an end-to-end solution based around design, build, delivery and operation. We're one of the top three IT service providers to financial services in Europe and a key partner to eight of Europe's top 10 banks and six of the top 10 global insurers. Through Atos, ISRM increases efficiency, fosters innovation and delivers growth as well as protecting your business and customers. In every project and every business environment the focus of our ISRM services is enhanced by industry-specific knowledge. That is the value we bring to the world and pressures of financial services - and it's the value we bring to your ISRM.

## We are:

- ▶ **One of the largest independent card services providers in Europe and Asia-Pacific**
- ▶ **No. 1 in multi-channel self-service solutions**
- ▶ **No. 1 provider of transaction Business Process Outsourcing (BPO) solutions**
- ▶ **No. 1 provider of innovative payment and BPO solutions**
- ▶ **No. 1 in multi-channel self-service banking Leader in settlement processes and brokerage.**

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